



# WESTMORELAND ELECTRIC SERVICES 401K

## Screens Summary (Data as of 12-31-2022)

⊖ Fund Removed from Approved List    ⚠ Fund on Watch List

Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style			Expense			ESG Metrics			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	Updated
<b>Alternative</b>																			
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	9.02	13.51	7.16	-1.52	✓	22.32	1.17	4.17	✓	—	—	0.86	✓	3	—	—	
<i>percentile rank</i>			90	51	41	73													
<i># of funds in category</i>			114	109	91	65									11-30-2022	—	—		
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-26.20	-0.41	3.68	6.42	✓	22.84	0.96	26.65	✓	—	✓	0.12	✓	3	1-Low	Low Risk	
<i>percentile rank</i>			61	57	50	34													
<i># of funds in category</i>			257	238	214	155									11-30-2022	02-15-2022	09-30-2022		
<b>Fixed Income</b>																			
PIMCO International Bond (USD-Hdg) I-2	PFBPX	Global Bond	-9.93	-2.10	0.62	2.50	✓	4.88	0.64	8.27	✓	—	—	0.61	✓	3	—	—	
<i>percentile rank</i>			14	14	6	3													
<i># of funds in category</i>			130	112	98	59									11-30-2022	—	—		
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	-7.93	0.78	2.52	3.95	✓	10.30	0.91	8.16	✓	—	—	0.75	✓	—	—	—	
<i>percentile rank</i>			21	24	20	15													
<i># of funds in category</i>			687	630	584	417													
BlackRock Inflation Protected Bond Instl	BPRIX	Inflation-Protected Bond	-11.49	1.51	2.13	0.97	✓	7.28	1.03	5.88	✓	—	—	0.35	✓	3	—	—	
<i>percentile rank</i>			47	37	37	48													
<i># of funds in category</i>			217	204	195	138									09-30-2022	—	—		
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	-13.35	-2.48	0.25	1.49	✓	6.23	1.05	22.27	✓	⊠	—	0.30	✓	3	1-Low	—	
<i>percentile rank</i>			49	31	22	9													
<i># of funds in category</i>			471	423	389	289									11-30-2022	02-15-2022	—		
PIMCO Income I2	PONPX	Multisector Bond	-7.90	-0.07	1.59	3.90	✓	7.35	0.92	15.77	✓	—	—	0.61	✓	—	—	—	
<i>percentile rank</i>			23	26	23	1													
<i># of funds in category</i>			344	295	258	152													
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	0.43	0.61	1.17	0.77	⊕	0.60	0.06	25.49	✓	—	—	0.26	✓	—	—	—	
<i>percentile rank</i>			39	47	63	67													
<i># of funds in category</i>			237	218	180	107													
<b>Target Date</b>																			
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	-9.15	2.76	3.80	5.47	✓	9.40	0.88	11.01	✓	—	✓	0.28	✓	2	—	—	
<i>percentile rank</i>			1	1	1	1													
<i># of funds in category</i>			128	113	82	50									11-30-2022	—	—		
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	-10.25	2.86	4.00	5.96	✓	10.26	0.88	11.01	✓	—	✓	0.30	✓	2	—	—	
<i>percentile rank</i>			1	1	1	1													
<i># of funds in category</i>			125	115	95	43									11-30-2022	—	—		
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	-11.01	3.00	4.21	6.55	✓	10.77	0.84	11.01	✓	—	✓	0.30	✓	2	—	—	
<i>percentile rank</i>			1	1	1	1													
<i># of funds in category</i>			153	143	122	56									11-30-2022	—	—		
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date	-12.74	3.40	4.69	7.48	✓	12.08	0.87	11.01	✓	—	✓	0.32	✓	3	—	Low Risk	
<i>percentile rank</i>			8	1	1	1													
<i># of funds in category</i>			239	214	185	117									11-30-2022	—	06-30-2022		

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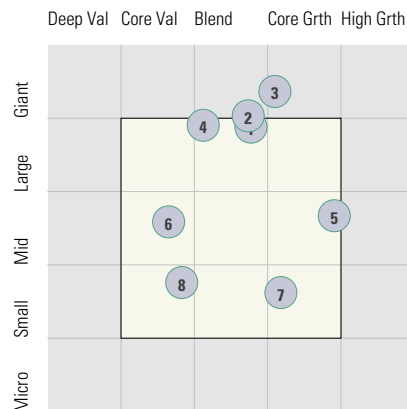
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
															Updated	Updated	Updated	
American Funds 2030 Trgt Date Retire R6	RFETX	Target Date	-14.50	3.67	5.09	8.25	✓	13.86	0.90	11.01	✓	—	✓	0.33	✓	3	—	Low Risk
<i>percentile rank</i>			19	1	1	1												
<i># of funds in category</i>			241	214	185	110									11-30-2022	—	09-30-2022	
American Funds 2035 Trgt Date Retire R6	RFETX	Target Date	-16.24	4.39	5.88	8.96	✓	16.21	0.95	11.01	✓	—	✓	0.35	✓	3	—	Low Risk
<i>percentile rank</i>			24	1	1	1												
<i># of funds in category</i>			232	207	182	114									11-30-2022	—	09-30-2022	
American Funds 2040 Trgt Date Retire R6	RFETX	Target Date	-17.55	4.59	6.10	9.23	✓	17.62	0.96	11.01	✓	—	✓	0.36	✓	3	—	Low Risk
<i>percentile rank</i>			43	1	1	1												
<i># of funds in category</i>			236	208	185	110									11-30-2022	—	09-30-2022	
American Funds 2045 Trgt Date Retire R6	RFHTX	Target Date	-18.18	4.55	6.11	9.29	✓	18.05	0.93	11.01	✓	—	✓	0.37	✓	2	—	Low Risk
<i>percentile rank</i>			52	6	1	1												
<i># of funds in category</i>			232	207	182	113									11-30-2022	—	09-30-2022	
American Funds 2050 Trgt Date Retire R6	RFITX	Target Date	-18.89	4.34	6.04	9.28	✓	18.35	0.93	11.01	✓	—	✓	0.38	✓	2	—	Low Risk
<i>percentile rank</i>			71	7	1	1												
<i># of funds in category</i>			233	208	185	109									11-30-2022	—	09-30-2022	
American Funds 2055 Trgt Date Retire R6	RFKTX	Target Date	-19.50	4.07	5.87	9.19	✓	18.46	0.93	11.01	✓	—	✖	0.38	✓	2	—	Low Risk
<i>percentile rank</i>			89	19	4	1												
<i># of funds in category</i>			230	205	182	95									11-30-2022	—	09-30-2022	
American Funds 2060 Trgt Date Retire R6	RFUTX	Target Date	-19.66	3.99	5.82	—	✓	18.45	1.32	7.77	✓	—	✖	0.38	✓	2	—	Low Risk
<i>percentile rank</i>			93	29	11	—												
<i># of funds in category</i>			228	198	171	1									11-30-2022	—	09-30-2022	
American Funds 2065 Trgt Date Retire R6	RFVTX	Target Date	-19.64	—	—	—	—	—	—	3.00	✓	—	✖	0.38	✓	2	—	Low Risk
<i>percentile rank</i>			92	—	—	—												
<i># of funds in category</i>			176	64	15	—									11-30-2022	—	09-30-2022	
<b>Balanced</b>																		
BlackRock Global Allocation Instl	MALOX	Global Allocation	-15.83	2.85	3.45	4.99	✓	14.32	0.99	6.00	✓	☒	✓	0.84	✓	3	—	Low Risk
<i>percentile rank</i>			63	29	24	28												
<i># of funds in category</i>			430	408	375	269									11-30-2022	—	09-30-2022	

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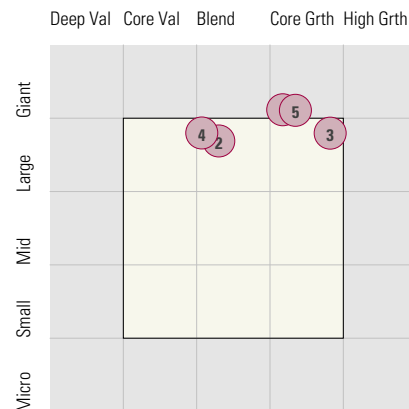
## Style Analysis (Data as of 12-31-2022)

### Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



#### US Stock Funds

	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$	
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign		
1	T. Rowe Price Dividend Growth	Large Blend	30.33	34.24	35.43	4.04	88.28	7.68	117.21
2	Vanguard 500 Index Admiral	Large Blend Index	28.67	26.71	44.61	0.33	98.54	1.12	161.35
3	Fidelity® Contrafund®	Large Growth	32.21	21.88	45.92	2.73	89.77	5.61	255.82
4	American Funds Washington Mutual R6	Large Value	26.94	33.10	39.96	4.63	87.39	7.73	121.35
5	Neuberger Berman Mid Cap Growth Inst	Mid-Cap Growth	24.75	18.74	56.50	4.42	91.99	3.59	21.04
6	American Century Mid Cap Value I	Mid-Cap Value	39.35	31.49	29.17	3.20	85.80	11.01	14.52
7	MFS New Discovery R4	Small Growth	32.46	20.28	47.25	5.38	80.84	13.78	3.47
8	Delaware Small Cap Value Instl	Small Value	51.60	9.80	38.60	2.63	94.78	2.59	4.60

#### Non-US Stock Funds

	Category	Super Sectors %			Regional Exposure %			Market Maturity %			
		Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$	
1	American Funds New World R6	Diversified Emerging Mkts	38.94	24.45	36.60	39.27	39.96	20.78	59.14	40.86	49.35
2	Vanguard Developed Markets Index Admiral	Foreign Large Blend Index	41.13	22.49	36.38	11.13	36.20	52.68	99.44	0.56	27.54
3	Invesco Oppenheimer International Gr Y	Foreign Large Growth	34.57	27.76	37.67	14.63	18.33	67.04	93.98	6.02	39.74
4	Vanguard International Value Inv	Foreign Large Value	43.14	16.58	40.29	12.02	37.77	50.23	79.69	20.31	25.32
5	American Funds New Perspective R6	Global Stock	36.38	25.93	37.69	62.73	11.29	25.97	95.40	4.60	100.40

#### Fixed Income Funds

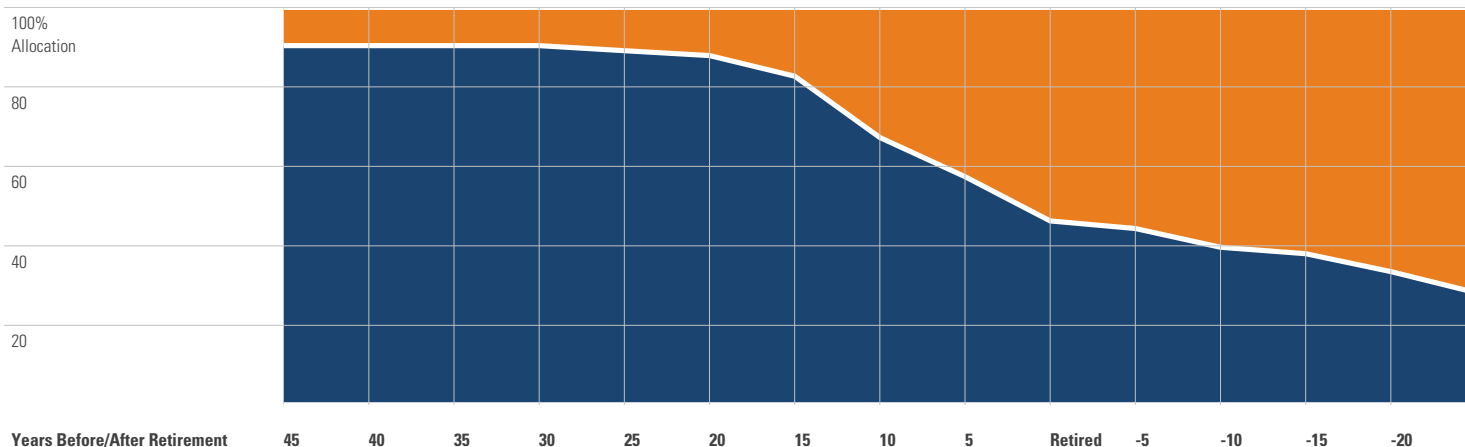
	Category	Super Sectors %				Other Stats	Credit Quality %			
		US Govt Debt	Mtg	US Credit	Non US		Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA
1	PIMCO International Bond (USD-Hdg) I-2	Global Bond	40.62	2.82	6.35	0.00	6.67	94.31	5.70	0.00
2	Eaton Vance Income Fund of Boston I	High Yield Bond	0.00	0.00	92.59	0.00	4.16	3.49	90.82	5.68
3	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	81.46	0.00	1.87	0.00	6.74	97.38	0.58	2.04
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	24.00	23.55	44.16	0.00	6.20	99.70	0.30	0.00
5	PIMCO Income I2	Multisector Bond	27.36	2.53	12.71	0.00	3.22	71.23	28.78	0.00
6	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	6.41	29.59	0.00	0.00	0.36	100.00	0.00	0.00

# WESTMORELAND ELECTRIC SERVICES 401K

## Target Date Analysis (Data as of 12-31-2022)

### Target Date Allocation

● Stocks ● Cash ● Bonds ● Other



### Target Date Portfolio Data

#### Asset Allocation %

	Total Stock	US Stock	Non-US Stock	Total Bond	Infl Prot Bond	HY Bond	Cash	Other	Avg Mkt Cap \$M
American Funds 2010 Trgt Date Retire R6	37.62	28.00	9.62	55.47	18.47	4.11	5.58	1.34	86.50
American Funds 2015 Trgt Date Retire R6	40.22	29.76	10.46	53.12	19.55	5.21	5.40	1.28	87.82
American Funds 2020 Trgt Date Retire R6	43.12	31.67	11.45	50.40	20.54	4.95	5.28	1.21	88.32
American Funds 2025 Trgt Date Retire R6	48.11	34.82	13.29	45.25	20.43	3.44	5.52	1.12	85.62
American Funds 2030 Trgt Date Retire R6	57.59	41.46	16.13	35.37	20.00	1.72	6.02	1.03	80.24
American Funds 2035 Trgt Date Retire R6	68.83	49.15	19.68	23.63	19.85	1.25	6.60	0.95	75.66
American Funds 2040 Trgt Date Retire R6	78.57	55.47	23.10	13.31	15.84	0.57	7.17	0.94	72.89
American Funds 2045 Trgt Date Retire R6	81.50	57.45	24.05	10.18	10.43	0.24	7.41	0.91	71.62
American Funds 2050 Trgt Date Retire R6	82.40	57.78	24.62	9.30	10.28	0.13	7.48	0.82	70.15
American Funds 2055 Trgt Date Retire R6	82.79	57.72	25.07	8.89	10.08	0.08	7.54	0.77	68.32
American Funds 2060 Trgt Date Retire R6	82.79	57.72	25.07	8.87	10.03	0.08	7.55	0.78	67.43
American Funds 2065 Trgt Date Retire R6	82.91	57.82	25.09	8.77	9.94	0.08	7.55	0.78	67.53